

AMENDMENT TO THE SPECIFICATION

Please replace the paragraph beginning at page 18, line 1, with the following rewritten paragraph.

-- The IC card read/write portion 25K comprises, on its exterior, a card communications portion ~~25D~~ ~~24D~~ (with the same configuration and the loop antenna 62 and modulation/demodulation circuit 61 in Figure 5) that exchanges data with the IC card 50 in a contactless manner and a display portion 25L that displays the content of transactions. The electronic money terminal 25_x has been designed to determine that the user has the intention ~~intension~~ to use his/her IC card 50 (i.e., ~~intension~~ intention of consumption) when the user holds it over (holds close to) the IC card read/write portion 25K of the electronic money terminal 25_x. --

Please replace the paragraph beginning at page 18, line 1, with the following rewritten paragraph.

-- In this way, if the electronic money balance is insufficient when the user uses his/her IC card ~~50-40~~, by debiting the amounts charged to a credit card collectively later instead of making the management computer 100 at the bank or credit company debit the amount at once, the electronic money management block 10 can ask the management computer 100 at the bank or credit company to debit the amount for a plurality of transactions in one common exchange. Since the use of the IC card 50 does not incur communications costs each time, the IC card 50 (credit card) can be used even for a small transaction amount. --